

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Applicant(s): Mark Linehan

Docket No.: SOM919980031US2

Serial No.: 10/622,058

Filing Date: July 17, 2003

Group: 3621

Examiner: Calvin L. Hewitt II

Title: Four-Party Credit/Debit Payment Protocol

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the outstanding Office Action dated September 8, 2006, please amend the above-identified application as follows: